



Atty. Dkt. No. 049788-0102

AP  
ESW

**UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Bruce BENT et al.  
Title: SYSTEMS AND METHODS FOR  
PROVIDING LOAN MANAGEMENT  
FROM CASH OR DEFERRED INCOME  
ARRANGEMENTS  
Appl. No.: 10/092,279  
Filing Date: 03/06/2002  
Examiner: Harish T. Dass  
Art Unit: 3693  
Confirmation Number: 7722

**AMENDMENT TRANSMITTAL**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

- ☐ Small Entity status under 37 C.F.R. § 1.9 and § 1.27 has been established by a previous assertion of Small Entity status.
- ☐ Assertion of Small Entity status is enclosed.
- ☒ The fee required for additional claims is calculated below:

Claims As Amended	Previously Paid For	Extra Claims Present	Rate	Additional Claims Fee
-------------------------	------------------------	----------------------------	------	--------------------------

Total Claims:	112	-	112	=	0	x	\$50.00	=	\$0.00
Independent Claims:	8	-	8	=	0	x	\$200.00	=	\$0.00
First presentation of any Multiple Dependent Claims:		+					\$360.00	=	\$0.00
CLAIMS FEE TOTAL									= \$0.00

☒ Applicant hereby petitions for an extension of time under 37 C.F.R. §1.136(a) for the total number of months checked below:

<input checked="" type="checkbox"/> Extension for response filed within the first month:	\$120.00	\$120.00
<input type="checkbox"/> Extension for response filed within the second month:	\$450.00	\$0.00
<input type="checkbox"/> Extension for response filed within the third month:	\$1,020.00	\$0.00
<input type="checkbox"/> Extension for response filed within the fourth month:	\$1,590.00	\$0.00
<input type="checkbox"/> Extension for response filed within the fifth month:	\$2,160.00	\$0.00
EXTENSION FEE TOTAL:		\$120.00
<input type="checkbox"/> Statutory Disclaimer Fee under 37 C.F.R. 1.20(d):	\$130.00	\$0.00
CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL:		\$120.00
<input type="checkbox"/> Small Entity Fees Apply (subtract ½ of above):		\$0.00
Extension Fees Previously Paid:		\$0.00
TOTAL FEE:		\$120.00

A credit card payment form in the amount of \$120.00 is enclosed.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by the credit card payment form being unsigned, providing incorrect information resulting in a rejected credit card transaction, or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.


If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date October 27, 2006

FOLEY & LARDNER LLP  
Customer Number: 22428  
Telephone: (202) 672-5485  
Facsimile: (202) 672-5399

By 

William T. Ellis  
Attorney for Applicant  
Registration No. 26,874



Atty. Dkt. No. 049788-0102

**THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Bruce BENT et al.  
Title: SYSTEMS AND METHODS FOR PROVIDING  
LOAN MANAGEMENT FROM CASH OR  
DEFERRED INCOME ARRANGEMENTS  
Appl. No.: 10/092,279  
Filing Date: 3/6/2002  
Examiner: Harish T. Dass  
Art Unit: 3693  
Confirmation No. 7722

**AMENDMENT AND REPLY UNDER 37 CFR 1.116**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the final Office Action mailed June 27, 2006 and an interview on October 24, 2006, concerning the above-referenced patent application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks/Arguments** begin on page 29 of this document.

Please amend the application as follows:

10/30/2006 SDENB081 00000109 10092279

01 FC:1251

120.00 0P

WASH\_1712904.1

Copied from 10029279 on 11/03/2006